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03-01-2010, 10:32 PM #131

Figment98 Join Date: Mar 2010
Posts: 3
Junior Member

File Claim with Bankruptcy Court?

Quote:

Originally Posted by **barfly**
If you want a chance at recovering your money from TOA and David Humphrey, I would suggest getting in touch with the bankruptcy court and file a claim.

Does anyone know how to do this?

I should also note that their website has been taken down, their emails bounce, and the phone numbers all say that they're being "upgraded". I hope I'm just being cynical, but the website and phone both say they would be back up today and they're not....not a good sign at all.

Yesterday, 10:40 AM #132

MsBeasley Join Date: Feb 2010
Posts: 2
Junior Member

I just talked to a person at the phone number listed on their website which is 877-762-5941 and was told that someone will be getting back to me within 24 hours. The website is up and running and is very impressive, looks as if they will do a good job for all of us, we will see!

Yesterday, 10:46 AM #133

neo Join Date: Mar 2010
Posts: 3
Junior Member



toa.me is no more... the website is the same as it was. Why is their office empty? I still recommend you call the FTC. There is something wrong here.



Yesterday, 11:08 AM

#134

barfly ●

Junior Member

Join Date: Feb 2010
Posts: 11



Just called TOA and they tell me that they have never heard of David Humphrey. These people take the cake. They even have a warning about this website. People should use extreme caution when dealing with this company. They are nothing but a band of thieves looking to take your money. We can put a stop to this by all filing a complaint with the FTC, as well as, the Tennessee AG's office, and the BBB.

I think this whole situation with TOA is about to get interesting.

Warning: It looks like TOA has registered its corporation in the state of Delaware. TOA is still under a court injunction from Wyndham. At one point, Professional Timeshare Services was using the same TN address as TOA. It would seem that they are in someway connected.



Yesterday, 11:26 AM

#135

barfly ●

Junior Member

Join Date: Feb 2010
Posts: 11



Just did a quick search and found out that "The Owners Advocate, LLC" is now "Owners Advocate, LLC". The new business was started 2/26/2010 and incorporated in Delaware. It's quite interesting that they claim to have no knowledge of the "owner", but make ridiculous claims on their website about how many contracts they have canceled for people. Not bad numbers for being in business for only about a month. They are also using the very same testimonials. I am also aware of dozens of clients who had requested a refund from TOA, were denied, and who then proceeded to lose their timeshare to foreclosure. All the while being told by TOA that everything was going smoothly.

Bottom Line: This company is a complete fraud and the people involved should be in prison.



Yesterday, 11:38 AM

#136


barfly ●

Junior Member

Join Date: Feb 2010
Posts: 11




Quote:

Originally Posted by **MsBeasley** 

The website is up and running and is very impressive, looks as if they will do a good job for all of us, we will see!

You have got to be kidding me. Just because you think they have a nice website, that means that they are going to do a good job for you. They will do nothing more than take your money. If you are an unfortunate new client, you will find this out for yourself very shortly. Quite simply, they are NOT lawyers and can't help you with your situation. And if you think that you will get your money back if they are not successful, think again, you will NOT. I'm sorry to be the bearer of bad news, but the truth hurts sometimes.



 Yesterday, 12:08 PM

#137

barfly 
Junior Member

Join Date: Feb 2010
Posts: 11




Here's another very interesting point.

I just had my assistant call TOA to verify some info. Here is what she was told. Contrary to when I called and they had never heard of David Humphrey, my assistant was told the owner was indeed a David Humphrey. We both spoke with a guy named Ron. Also, the address that they have listed on their website is NOT theirs. It is the address of the registered agent who filed their corporate papers.

Oddly enough, my assistant tried to set up an appointment at their office. When she tried to confirm the address, they hung up on her twice. Anyone who does business with this company is asking to be scammed.

Harvard Business Services, Inc.
16192 Coastal Highway
Lewes, Delaware 19958
USA



 Yesterday, 02:54 PM


#138

barfly 
Junior Member

Join Date: Feb 2010
Posts: 11



Quote:

Originally Posted by **Figment98** 

Does anyone know how to do this?



Try calling this number
Phone: (615) 736-5584



Yesterday, 07:22 PM

#139

David Humphrey ●
Junior Member

Join Date: Mar 2010
Posts: 6

David Humphrey Founder and Former President of The Owners Advocate Speaks

Hi, I'm David Humphrey, former President and Founder of The Owners Advocate. I have read so much misinformation on this site that I would love to make myself available to personally answer questions or concerns from people I care deeply about and whom I have committed the last 2 years of my life helping.

The very fact that Wyndham Vacation Ownership has spent over \$250,000.00 in legal fees trying to stop me from helping consumers says I must have been doing something right. They have tried to discredit me by saying I was fired for forgery, stole customer lists, and trade secrets. HAH! We'll see in the trial who wins the battle. The fact that I am still fighting on my own on behalf of ALL consumers NOT just Wyndham should tell you what kind of a person I am. I could roll over. I have a wife and 2 small children. Why not just give up? BECAUSE WE ARE RIGHT AND THEY ARE WRONG. Justice will prevail. I believe that with all my heart.

If TOA was a scam then the AG would be all over us, not the companies that we are trying to battle on behalf of consumers. Many have threatened to sue me but it wasn't until TOA assisted a WVO customer, an older couple with dementia, in finding an attorney to recover \$350,000.00 of scammed upgrades that we were suddenly sued. 2 weeks later in fact. And, WVO's lawsuit is completely fabricated but I don't get to present evidence until trial.

Yes, TOA, LLC had to file for bankruptcy protection. Why? Because Wyndham lied in their allegations in order to make a case, accusing me of all kinds of things they cannot and will never prove. Their goal was to bankrupt me and after I spent \$75,000.00 of my own money on useless legal council I could not afford to continue to run TOA, LLC and fight them in court.

Yes, before filing bankruptcy we were forced to liquidate our assets and leave our offices. A sad day indeed. I had such high hopes of becoming an agency that does for the people what the government should: provide affordable recourse and protection for victims of fraud and misrepresentation.

That was their plan. I could have settled out of court but they wanted me to sign a document promising not to help anymore clients...not just Wyndham but ANY timeshare owner. I refused. I have too many of you owners counting on me to follow through with my promises. All owners will benefit from a victory for TOA in court against WVO.

I want to go to trial, set for December 2010. I want to call all my WVO owners to testify as to WVO's deceptive trade practices. I hate what these companies have done to good people and if I have to fall on my sword and be the recipient of slander from bloggers like NEO and BARFLY who don't have a clue what they're talking about, so be it.

I sleep well at night. I can tell my boys that their dad tried and is still trying to make difference. On many levels I already have.

Why can't I talk to my WVO clients? Because WVO attorneys said that they were suffering so much financially that a restraining order should be granted against TOA until trial. The Judge, who has to look at the plausibility of that being true ruled in their favor. It doesn't mean it's true. I had no choice but to follow the Judges ruling, a copy of which I would be happy to provide. Since that day, my business reputation, BBB, rating etc plummeted as we could no longer even speak to WVO clients. It was heartbreaking and frustrating.

By the way, claims of us having helped 0 clients are absolutely false and NEO and BARFLY I will pursue for slander and libel. I have documents that prove what we accomplished. By the way I think I know who NEO and BARFLY are and can't wait to see them...in court!

In the meantime, I was forced, prior to bankruptcy to liquidate all my assets, one of which was the website. It has not belonged to me for quite some time. (All the testimonies and letters etc on the website are absolutely true and verifiable, by the way...I'm proud of that!)

I am absolutely certain that whomever owns the new updated The Owners Advocate, will carry the torch forward and continue the good fight. The Owners Advocate is not a scam. Timeshare is a scam. The Owners Advocate can and will help you cancel your timeshare.

I am still being sued by Wyndham, they are trying to get the stay lifted from the Bankruptcy by having it dismissed. They want to make an example out of anyone who tries to stand up to their corruption. I plan to focus all my time effort and energy on winning. Not only because they destroyed my business, my reputation and my right to make a living but they LIE and LIE and LIE.

By the way, the absurd monetary figures one of the nut jobs on this forum has me "pocketing" from consumers was spent over the last 2 years providing jobs to people who cared as much as I did about our righteous cause. I used to have a staff of over 20 activists all working at exposing the corruption within the timeshare industry. That's a hefty payroll. I also provided Health benefits and Vacation time.

Hopefully this clears up some confusion and if I'm banned from posting you'd have to question Jeffery's motives. I am here. I can be contacted. I can provide proof, data, whatever so you all know that you can get help at The Owners ADVOCATE. Don't let Wyndham or others like them win by strong arming the little guy. We can all make a difference.

In the meantime, I know the new owners will deliver as I have in the past. I'm sorry I cannot be a part of it for now. But, trust me, when I get to trial, Wyndham will wish they had not messed with this activist. I have nothing to lose and everything to gain by seeing this through. I want my reputation back, I want liars exposed and I want the consumer to win. I will accomplish this or die trying.

PLEASE, PLEASE, PLEASE don't degrade or be skeptical about people who have worked tirelessly to help YOU.

Now that I am not involved with The Owners Advocate, I plan on posting the frivolous Lawsuit WVO filed against me and becoming more active in informing the general public as to their rights and the truth. I hope to get a website up and running so you can all see and understand the lengths WVO went to in order to stop me from helping timeshare victims.

I also plan on filing a counter suit against Wyndham for monetary damages due to lost business revenue as well as my right to assist consumers with expressing their legitimate grievances. The more Wyndham goes after me the more I will dig in. This is my purpose in life. I will expose them. They will not win.

Please support me instead of ridiculing me or accusing me of scamming. Email me. I still cannot speak directly or indirectly to WVO owners but I'm sure the new TOA can or can point you in the right direction.

If anyone knows of a high profile attorney who will work for publicity this is about to get VERY PUBLIC. This is not just about me it's about all the crap in this country that corporations pull on the "little guy" everyday. WE CAN MAKE A CHANGE. YOU CAN MAKE A DIFFERENCE.



Yesterday, 08:25 PM

#140

jeffrey
Administrator

Join Date: Sep 2006
Posts: 99



David,

Can you please tell all the people that have been on this website who paid Owner's Advocate to get out of their timeshares (some who have been waiting over a year with still no results) when they will get out of them or how they can get their money back?



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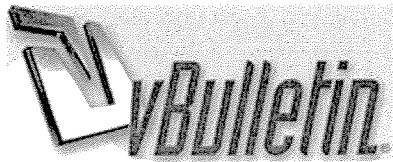
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All times are GMT -7. The time now is 12:21 PM.

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Yesterday, 10:01 PM #141	
<div style="display: flex; justify-content: space-between;"> <div> neo Junior Member </div> <div> Join Date: Mar 2010 Posts: 3 </div> </div>	
<p>Dear David</p> <p>David,</p> <p>How many cases did you have? How many cases did you close? Of those that closed, how many had a mark on their credit as a result of the process? Please provide proof of those numbers. Is there an IRS investigation on The Owners Advocate?</p> <p>Look, if David has nothing to hide, here is what should happen: Anyone on here who has had an open case with The Owners Advocate and if you believe your case should have been closed by now, you should file a complaint with the FTC. If there is nothing to hide and David is telling the truth about the timeshare companies standing in the way then the FTC will find that out. That way nobody has anything to worry about. One way or another the FTC will get involved and get to the bottom of it. If it is the timeshare companies that are to blame, the FTC will take care of them (which could result in people getting out of their contract). So, please, call the FTC and let's find out who is really telling the truth here. That is, unless The Owners Advocate would be willing to provide refunds to everyone who had a case that could not be closed for whatever reason for an extended period of time. That would be fair also.</p> <p>How does that sound to you David? If you have nothing to hide what is the harm in people filing a complaint with the FTC? I am just trying to help these people. Aren't you?</p> <p>As a side note, you are actually threatening litigation on a forum? That is rather funny. Ludicrousness aside, are you really going to sue someone who informs people of their rights and instructs them on who to call? I mean, isn't that what you are complaining about with the Wyndham lawsuit? I was concerned about why The Owners Advocate was not answering the phone and why their office was empty. I think that is reasonable, don't you?</p> <p>Did you not close 100 cases in Jan or Feb of last year? Did you ever have an office for The Owners Advocate in California? Did you not have your sales people in a house in Nashville telling people they were in sunny California? Was the address to that house 5318 Tidwell Hollow Road, Nashville, TN 37218? Didn't you then move to offices in Bellevue, TN? Are your offices in Bellevue now empty?</p>	

These people are hurting because they paid \$999 (in some cases over a year ago) and have no closure. I think it is fair for them to start complaining. I think it is fair for them to bring in outside authorities and have those authorities investigate what has happened to their money. Don't you think that is fair? Wouldn't you want to know? If there is no wrong doing then sit back and let this process happen.



Today, 01:56 AM

#142

Figment98
Junior Member

Join Date: Mar 2010
Posts: 3

Thank you and welcome - we'd love to hear about the successes!

Quote:

Originally Posted by **David Humphrey**
I want liars exposed and I want the consumer to win. I will accomplish this or die trying.

David - thank you for your fight against the timeshare companies. I think this is one thing that everyone on this forum can agree about - we want to see the unethical practices used in the timeshare industry exposed and stopped. We want the consumer to have rights even though we are "the little guy". For your efforts there, I thank you and everyone at The Owners Advocate who has worked tirelessly to make a difference.

Regarding the rumors about TOA, I think many of the people on this forum were just looking for some answers. What Jeffrey asks seems fair. It was just so disheartening to hear that TOA stooped to the level of the timeshares (re Kate's post), and it eroded some of the trust that many of us have placed in you. I think it would be great if you could share some of the success stories (the "proof" you mentioned), and better yet, get those people to share their stories here. That's what we've all been struggling with - we haven't been able to find one person who has completed the process successfully (cancel, received money, and no credit impacts), despite all the claims on TOA's website to the contrary. In the absence of good information, people fill in the blanks with rumors (which may or may not have had malicious intent), but for the majority of the people reading this thread, we just want to know that we haven't been scammed again.

I would welcome the information that you have to share, and I sincerely hope that the rumors prove to be false. As for the lawsuit, I'm incredibly sorry to hear the dirty tactics that WVO has used against you - no one deserves to go through what you're dealing with, and it takes a lot of courage to take a stand like that. You should be very proud of that. But I'm wondering if there's more that we can do. Someone on the forum had mentioned a class-action lawsuit against a particular timeshare company. Has that gotten any traction? Perhaps that would be the way to effect change within this corrupt industry.

While there may be a few exceptions, the majority of people on this thread do not have an agenda and just want to better understand what is happening to them and what their options are to move forward. We're all looking for the same answer, and we just want to see a light at the end of the tunnel.

Thank you for being willing to address the rumors and answer questions - again, I sincerely hope they prove to be false, and I sincerely regret the cost you've paid in this fight. May your friends be close and your family be strong through it all. And regardless of whether we

agree on other things in this forum, we all want to see the timeshare industry start taking accountability for their actions and stop using such unethical and deceptive sales techniques and business practices. Thank you for the effort you and others with The Owners Advocate have made to advance that fight. I hope that we can all continue to make steps forward and get out of this mess in one piece.



Today, 07:03 AM

#143

Niceguy Eddie

Junior Member

Join Date: Mar 2010

Posts: 1

Don't be Fooled

I'm here to stand next to David. I have watched all of this unfold and we all just need to get a grip here. Have any of you tried to get out of your time share on your own? Was it easy? The fact that The Owners' Advocate even got one client out of their contact should give you some indication that they are on your side. Otherwise, why would they work to help ANYONE?

David is a good man who cares deeply for the people who share this world with him. Then there are people like Neo who just want to spit fire and venom. Neo is a disgruntled ex employee who is just jonesing for some sort of revenge. He is leading you on an attack against the person who is trying to help you! He is trying to use all of the TOA clients as tools for his revenge. The classic statement of a dictator, "If you aren't doing anything wrong, we should be able to watch your every move." Sound familiar (neo)? He is scaring you into standing by his side while David comes on here and asks for your help.

Read what David wrote. Pay close attention to the WVO tactics and ask yourself if you would give those wolves the opportunity to dig deeper into your lives. David is on your side.

Last edited by Niceguy Eddie; Today at 07:13 AM.



Today, 09:22 AM

#144

David Humphrey

Junior Member

Join Date: Mar 2010

Posts: 6

With pleasure...

Quote:

Originally Posted by **jeffrey**
David,

Can you please tell all the people that have been on this website who paid Owner's Advocate to get out of their timeshares (some who have been waiting over a year with still no results) when they will get out of them or how they can get their money back?

Jeffrey,

While I am no longer connected in any way to The Owners Advocate (TOA, LLC) all the client

cases that had contracted with TOA prior to March 1, 2010 ARE STILL BEING HANDLED!

From what I understand every client has been contacted and assigned new Case Managers. I'm sure it's a logistical nightmare but although TOA, LLC could have written off all the clients after filing for bankruptcy protection, which would have been typical behavior for an absolute scam and rip off company, this is not the case. Remember the bad guy here is the timeshare company that ripped them off in the first place, not TOA which was the first company to offer legitimate assistance to consumers.

Every client who paid is still being assisted and will get out of their contract. Remember, the wheels of justice turn slowly. Most timeshare companies are in no hurry to cooperate with consumers that they misled in the first place.

Even if a consumer has a case that is a year old, they will be released. Patience and perseverance are the only tools consumers need to exercise. They should contact their new Case Manager, who has already contacted them, for new information about their case and new direction on how to proceed.

On the bright side, there are many resorts that respond and release quickly. Consumers should never be intimidated by threats or resort propaganda about advocacy groups. REMEMBER- THERE IS NO DEFENSE AGAINST THE TRUTH.



Today, 10:14 AM

#145

David Humphrey ●
Junior Member

Join Date: Mar 2010
Posts: 6

Thanks for your reply...

Quote:

Originally Posted by **Figment98** ●

David - thank you for your fight against the timeshare companies. I think this is one thing that everyone on this forum can agree about - we want to see the unethical practices used in the timeshare industry exposed and stopped. We want the consumer to have rights even though we are "the little guy". For your efforts there, I thank you and everyone at The Owners Advocate who has worked tirelessly to make a difference.

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tactics that WVO has used against you - no one deserves to go through what you're dealing with, and it takes a lot of courage to take a stand like that. You should be very proud of that. But I'm wondering if there's more that we can do. Someone on the forum had mentioned a class-action lawsuit against a particular timeshare company. Has that gotten any traction? Perhaps that would be the way to effect change within this corrupt industry.

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I absolutely agree with you. I will say that the infamous "Kate" incident was an isolated effort by her alone, as she was frustrated with all the misinformation surrounding our really intense efforts to do good. She decided to make some "good press" for TOA.

When I found out about it I requested she go back and admit her actions. Not the behavior of a scam company is it? A scam company wouldn't have admitted anything.

In response to your request for proof of success stories...ALL THE TESTIMONIALS, RECORDINGS, NAMES OF CLIENTS ON THE OWNERS ADVOCATE WEBSITE ARE REAL. I defy anyone to prove otherwise. The TOA ticker numbers are REAL AND VERIFIABLE.






I am attaching proof of cancellation agreements with names blanked out...you will all see that I am who I say I am and do what I say I will do. I have paid a hefty price physically, mentally and financially for these accomplishments but I believe this is MY PURPOSE.

Jeffrey, I am hoping that scam companies cannot copy these attachments and claim them as their own. Can you do something to prevent that?

Also, I have many more from other timescam companies but they are more than the allowable size on your forum...I will try and shrink them.

Thanks, David

Attached Files

-  [06-30-09 - Settlement - Copy.zip](#) (23.5 KB, 3 views)
-  [7-5-09 Grupo Mayan Settlement - Copy.zip](#) (74.2 KB, 2 views)
-  [Coral Refund Settlement - Copy.zip](#) (30.2 KB, 2 views)
-  [AG Hawaii - Copy.zip](#) (45.2 KB, 1 views)
-  [SC AG Letter - Copy.zip](#) (51.5 KB, 1 views)



Today, 10:20 AM

#146

MikeMarriott 

Junior Member

Join Date: Mar 2010

Posts: 1



I just want to know who Stellar Advocates is as well as Professional Timeshare Services?
Just a couple of the questions that have been avoided.



Today, 10:35 AM

#147

David Humphrey 


Junior Member

Join Date: Mar 2010

Posts: 6

 **More proof The Owners Advocate is not a scam**

Quote:

Originally Posted by **jeffrey** 
David,






Can you please tell all the people that have been on this website who paid Owner's Advocate to get out of their timeshares (some who have been waiting over a year with still no results) when they will get out of them or how they can get their money back?

Here are some more cancellations/refunds...again while I was with TOA we had close to 1000. These are just samplings to shut the mouths of idiots like NEO and to respectfully assist those with legitimate questions.

Additionally, you will see just a few examples of the relationships we worked hard to forge with governmental regulatory officials who did not know how to handle us at first...I am proud to have pioneered this advocacy industry. I am sorry to have to leave it while I fight Wyndham in court...but I will be actively blogging and even plan on exposing WVO's legal efforts against TOA, LLC for what they are...an attempt to shoot the messenger so they don't have to deal with the message.

David

Attached Files

-  [Wyndham Release and Refund.zip](#) (68.1 KB, 1 views)
-  [Wyndham Release and Refund2.zip](#) (65.9 KB, 0 views)
-  [Settlement offer GM - Copy.zip](#) (58.8 KB, 0 views)
-  [Settlement and Release GM - Copy.zip](#) (81.6 KB, 0 views)
-  [SC AG Letter - Copy.zip](#) (51.5 KB, 0 views)



Today, 10:46 AM

#148

David Humphrey 

Junior Member

Join Date: Mar 2010

Posts: 6

**Who are the frauds? Who can you trust?**

Quote:

Originally Posted by **MikeMarriott**

I just want to know who Stellar Advocates is as well as Professional Timeshare Services? Just a couple of the questions that have been avoided.

Hi Mike,

Another thing I will continue doing is exposing the frauds. I didn't work for 2 years developing an advocacy group for consumers in order to have my idea stolen and used to rip off consumers.

Stellar Advocate is an absolute fraud. Tom Miller is the "owner" and after he copy pasted the entire TOA site he started his call center in Florida ripping off unsuspecting consumers. He has since changed his site from an identical copy to a "mimic" but he is a scam artist from the call center world of Orlando looking for a new product to sell. I have reported him to the FL Attorney General's office and believe he will shut down soon. Punch in his website name on the rip off report and you will see what went down...

Professional Timeshare Services whom people have tried to link me to is NOT MY COMPANY. However, I have investigated this company as I do all new "competition" and have found them to be absolutely legitimate. They had posted my Nashville office address on their website when they first came out and that raised a red flag for me immediately but that became a non-issue after I spoke with the owner.

David



Today, 11:40 AM

#149

barfly
Junior Member

Join Date: Feb 2010
Posts: 11



Quote:

Originally Posted by **neo**

David,

How many cases did you have? How many cases did you close? Of those that closed, how many had a mark on their credit as a result of the process? Please provide proof of those numbers. Is there an IRS investigation on The Owners Advocate?

Look, if David has nothing to hide, here is what should happen: Anyone on here who has had an open case with The Owners Advocate and if you believe your case should have been closed by now, you should file a complaint with the FTC. If there is nothing to hide and David is telling the truth about the timeshare companies standing in the way then the FTC will find that out. That way nobody has anything to worry about. One way or another the FTC will get involved and get to the bottom of it. If it is the timeshare companies that are to blame, the FTC will take care of them (which could result in people getting out of their contract). So, please, call the FTC

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How does that sound to you David? If you have nothing to hide what is the harm in people filing a complaint with the FTC? I am just trying to help these people. Aren't you?

As a side note, you are actually threatening litigation on a forum? That is rather funny. Ludicrousness aside, are you really going to sue someone who informs people of their rights and instructs them on who to call? I mean, isn't that what you are complaining about with the Wyndham lawsuit? I was concerned about why The Owners Advocate was not answering the phone and why their office was empty. I think that is reasonable, don't you?

Did you not close 100 cases in Jan or Feb of last year? Did you ever have an office for The Owners Advocate in California? Did you not have your sales people in a house in Nashville telling people they were in sunny California? Was the address to that house 5318 Tidwell Hollow Road, Nashville, TN 37218? Didn't you then move to offices in Bellevue, TN? Are your offices in Bellevue now empty?

These people are hurting because they paid \$999 (in some cases over a year ago) and have no closure. I think it is fair for them to start complaining. I think it is fair for them to bring in outside authorities and have those authorities investigate what has happened to their money. Don't you think that is fair? Wouldn't you want to know? If there is no wrong doing then sit back and let this process happen.

I see you have responded to every post except this one. C'mon David! You are the greatest spin doctor in the industry. You are that rare breed that actually think it's OK to steal peoples money.

Were you not fired from Wyndham for forging signatures? Yes or No. It's a very simple question. I feel quite certain that a company the size of Wyndham would NOT fabricate that you were forging signatures. If untrue, such actions by Wyndham would have left them extremely exposed to violations of employment laws, as well as, one heck of a major lawsuit. As far as I can tell, David never filed a claim.

David, you claim that all clients are and always have been taken care of. You are ABSOLUTELY LYING, and you know it. I know dozens of people that are in a far worse situation now, then from before TOA and you got involved. Are you saying that you are not aware of the Bluegreen owners who almost had their timeshare foreclosed on and their credit ruined, all the while being told by TOA and you that everything was OK and proceeding as normal. If not for the services of an attorney, these people would have been royally scammed by you. BTW, these people were also denied a refund and TOA basically laughed at them. Does this sound like a scam to you David?

Now talking about scams and the possibility that you are a scammer, let's look at some of the facts:

- 1) February 14, 2008 - terminated from Wyndham for forging signatures
- 2) Soon after being fired you started a company TOA, but instead of using your REAL Name, you decided to use an alias, Scott Davidson. It was only after you were exposed, that you put your creative spin why you used an alias. This is most definitely a sign of a scammer and NOT an honest person.

- 3) You claim to have started the company in California, provided an address in California, and told people you were located in California. The reality is you NEVER had offices in California. Does an honest company do that?
- 4) You claim you are no longer involved with TOA, but when asked who the owner was, the TOA employee told us you, David Humphrey, was the owner. I would suggest doing a better job of training your employees not to divulge information you wish to remain secret.

I'm sure TOA has a FEW clients that they were able to help, but that doesn't excuse the hundreds (I have personal knowledge of MANY cases where the client was ignored and TOA accomplished absolutely NOTHING with regard to their services.) of clients who have been scammed by you and TOA.

Has anyone EVER gotten a refund from TOA based on their guarantee? I certainly don't know of any.

Not sure what address every one is using to file their complaints with the attorney general and the FTC, but David, I'm sure is going to make it very difficult to find him. A little research on the Internet and I was able to come up with this:

HUMPHREY DAVID S.
5318 TIDWELL HOLLOW RD
NASHVILLE TN 37218
USA
(615) 730 5405
(David, How's the horse club treating you?)

Until I can find a VALID physical address, that is the one that I am going to use.

You claim to really want to help people. How about giving us the actual address to where TOA is doing business now. The address listed on the website is a mail forwarding service and NOT the offices of TOA. If a company is not a scam, why do they have to hide their location.

PLEASE, PLEASE, PLEASE be very careful before doing business with TOA, David Humphrey, and / or any other company he is affiliated with.

This whole situation is starting to make me feel ill.
I gotta go to the restroom and take a "Humphrey" 🤢



Today, 12:12 PM


#150

David Humphrey 
Junior Member

Join Date: Mar 2010
Posts: 6

 **Easy tiger...let's separate fact from fiction.**

Quote:

Originally Posted by **neo** 

David,

How many cases did you have? How many cases did you close? Of those that closed, how many had a mark on their credit as a result of the process? Please provide proof of those numbers. Is there an IRS investigation on The Owners Advocate?

Wow! So many questions from someone so anonymous...are you an ex-employee I fired for theft or non-performance? Are you one of Wyndham's hirelings or attorneys trying to undermine TOA further? Your questions come across as accusations rather than requests. That being said, I will take the high road and separate fact from fiction:

As far as numbers of active cases vs closed cases; we received new cases everyday and closed cases everyday...the number fluctuated continually. Will I provide company records to you? Not even if they were still in my possession.


As far as credit protection, the FTC governs the Fair Credit Reporting Act and anyone actively disputing a purchase cannot have their credit hurt. Every client I am aware of was given tools to proactively ensure that their rights were not violated by the timeshare company during the dispute process. If they were violated they have recourse and reports can be amended.

Lastly, the IRS did start and complete an entire audit of my personal and business affairs from 2006-2009. That is not public information, it is proprietary and confidential.

How you found out is illegal but since you brought it up, I will say the IRS audit started about the same time Wyndham filed a lawsuit against me and the TN Attorney General started to investigate TOA. It's remarkable how all of that started at the same time. SOMEBODY WITH DEEP POCKETS WANTED ME TO GO AWAY BAD. SOMEBODY WANTED TO STOP ME FROM HELPING CONSUMERS.

The IRS audit is complete but it was hell to go through. I wouldn't wish it on my worst enemy or even you NEO. It wasn't that I had anything to hide it was just hours and hours of work putting together all the info for my CPA. THE RESULT: pay a little tax and 1099 some ex-contract employees that were missed. End of story.

Quote:

Originally Posted by **neo** 


Look, if David has nothing to hide, here is what should happen: Anyone on here who has had an open case with The Owners Advocate and if you believe your case should have been closed by now, you should file a complaint with the FTC. If there is nothing to hide and David is telling the truth about the timeshare companies standing in the way then the FTC will find that out. That way nobody has anything to worry about. One way or another the FTC will get involved and get to the bottom of it. If it is the timeshare companies that are to blame, the FTC will take care of them (which could result in people getting out of their contract). So, please, call the FTC and let's find out who is really telling the truth here. That is, unless The Owners Advocate would be willing to provide refunds to everyone who had a case that could not be closed for whatever reason for an extended period of time. That would be fair also.

How does that sound to you David? If you have nothing to hide what is the harm in people filing a complaint with the FTC? I am just trying to help these people. Aren't you?

With all due respect, you must have worked for TOA for a very short period of time because you don't understand how the FTC works. Now I am certain you are not an attorney. First of all, filing a complaint against TOA, LLC with the FTC will only undermine what advocacy groups in general are trying to do and that is: do for the consumer what the government should be doing in the first place; stop deceptive trade practices within the timeshare industry.

Secondly, the FTC does not enforce it only supplies information to the enforcement agencies. So, even your attempts to "help these people" are misguided. In fact, I would say you are disguising your motives rather poorly and it is clear to all who read this that you are maliciously misdirecting peoples anxiety at me instead of the real issues. By the way, complaints by consumers against TOA or any company they believe has treated them unjustly should be filed with the TN Department of Consumer Affairs.


Quote:

Originally Posted by **neo** 

As a side note, you are actually threatening litigation on a forum? That is rather funny. Ludicrousness aside, are you really going to sue someone who informs people of their rights and instructs them on who to call? I mean, isn't that what you are complaining about with the Wyndham lawsuit? I was concerned about why The Owners Advocate was not answering the phone and why their office was empty. I think that is reasonable, don't you?

I think slander, libel and defamation are going to be my causes of action against you. If what you said was actually true, then I would have no cause of action. You are clearly trying to undermine and slander my reputation and I will not stand idly by while you try. You are helping no-one with your misinformation.


Quote:

Originally Posted by **neo** 

Did you not close 100 cases in Jan or Feb of last year? Did you ever have an office for The Owners Advocate in California? Did you not have your sales people in a house in Nashville telling people they were in sunny California? Was the address to that house 5318 Tidwell Hollow Road, Nashville, TN 37218? Didn't you then move to offices in Bellevue, TN? Are your offices in Bellevue now empty?

Again with the anonymous interrogatories...how is this helping others?? All of the questions relating to TOA, LLC DBA The Owners Advocate are public record. We started in CA, moved to TN, still as a CA based company. Had offices built in Bellevue, barely got going there before Wyndham found us, sued us and the rest is public record. This is all very painful for me, by the way, because I had high hopes of being an entirely transparent agency where folks could drop by and ask questions or get help and instead a physical location only opened my staff and I to harassment and frivolous legal wranglings from the companies we were helping consumers battle. I wouldn't be surprised if any legitimate timeshare advocacy group stayed hidden in the future. As long as the consumer is helped I don't care where they are located.

Quote:

Originally Posted by **neo** 

These people are hurting because they paid \$999 (in some cases over a year ago) and have no closure. I think it is fair for them to start complaining. I think it is fair for them to bring in outside authorities and have those authorities investigate what has happened to their money. Don't you think that is fair? Wouldn't you want to know? If there is no wrong doing then sit back and let this process happen.

Well, I'm not one to sit back and let anything "happen". I'm an activist. The Department of Consumer Affairs from the TN Attorney General's office has questioned and received from TOA all the documentation they requested. TOA has never been accused of fraud. The TN AG wanted to make sure we were not practicing law without a license...an accusation that WVO made in their complaint about TOA (all public record). Clearly, anyone with half a brain can see that WVO and all the timeshare companies hate TOA for assisting consumers with standing up for their rights. We have never been at odds with consumers...only the timeshare companies.

Consumers should report and complain en-mass to regulatory agencies that govern the sale of timeshares. I am still fighting for all my former clients by agreeing not to settle with WVO but to battle it out in court in hopes that truth will triumph and justice will prevail. All at my own cost. What are you doing anonymous "NEO"?

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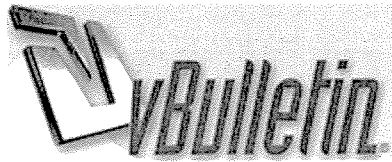
Timeshare Discussion

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<div> <div> 03-05-2010, 08:35 PM </div> <div style="text-align: right;">#221</div> </div> <div> <div> barfly ● Member </div> <div style="text-align: right;"> Join Date: Feb 2010 Posts: 42 </div> </div> <div> <div> </div> <div> Quote: <div style="border: 1px solid black; padding: 5px; margin: 5px 0;"> Originally Posted by red_doll <i>I will not give up either!</i> </div> </div> <div> Good luck to you too Red Doll </div> <div> I think I need a manicure! </div> <div style="text-align: right;"> Quote </div> </div>	
<div> <div> 03-05-2010, 08:49 PM </div> <div style="text-align: right;">#222</div> </div> <div> <div> red_doll ● Junior Member </div> <div style="text-align: right;"> Join Date: Jan 2010 Location: WINNEMUCCA NV Posts: 24 </div> </div> <div> <div> </div> <div> Quote: <div style="border: 1px solid black; padding: 5px; margin: 5px 0;"> Originally Posted by barfly Good luck to you too Red Doll I think I need a manicure! </div> </div> <div> the next time you are in NV, just let me know! </div> <div style="text-align: right;"> Quote </div> </div>	
<div> <div> 03-06-2010, 06:11 PM </div> <div style="text-align: right;">#223</div> </div> <div> <div> LMiller ● </div> <div style="text-align: right;"> Join Date: Nov 2009 Posts: 6 </div> </div>	

Junior Member



So, is there truly an effort out there to stop TOA? If so, how do I sign up to take part? I'm \$1100 down the drain, on top of what I've sunk into the timeshare. Even if I can't get it back, I would like to see them squirm a bit :]



03-06-2010, 08:57 PM

#224

UrWorstNightmare

Junior Member

Join Date: Mar 2010
Posts: 4**Prosecuting Humphries**

Ok...according to what I have been told by the legal authorities, if your transactions were conducted via the USPS then it is in fact a Federal crime. You need to contact the postal inspectors office immediately. The USPS, as I've been told, the more they get, the more visibility it gets. Postal Inspectors are far more vehement in their pursuit than any other governmental "policing" agency. If your deception falls into that category by all means don't wait another second. It's like I told the Tennessee authorities (who agreed with me by the way), Predators never eat once then go vegetarian. He'll do it again. It's time he spent some time in a 5x8 cell. Pretty boy is going to be very popular with the "locals".



03-06-2010, 09:10 PM

#225

UrWorstNightmare

Junior Member

Join Date: Mar 2010
Posts: 4

Quote:

Originally Posted by **barfly** *When you try to find out where their REAL location is, they simply won't tell you.*

I asked Ron where where he was located and he told me he was in Florida. He also told me that David Humphry was the owner.



Yesterday, 09:08 PM

#226

David Humphrey

Junior Member


Join Date: Mar 2010
Posts: 12**Misguided fools...**

Quote:

Originally Posted by **UrWorstNightmare**

That's funny, I'm in the preparation phase of my own legal Complaint (can you say Fraud in the Inducement). That, and communicating with Tennessee State and Federal authorities.

Sure....let me know what you have or what you need from me. At the very least I'll assist you. I've written off the money I lost...now I want justice.

Oh, by the way - I have others. 

First of all, I have said and provided proof that when TOA was my organization we did what we said we do. I am also certain that the new owners will do likewise. No-one has been abandoned. Any client that paid TOA for services will have those services fulfilled. If you read back through this entire thread, the transparency could not be made any clearer.

I find it ironic that after 2 years of sacrificed time, effort and energy spent helping consumers, now suddenly a few (if they are real) decide to complain or even organize a "legal" action against TOA.

Guys like "BARFLY" and "URWORSTNIGHTMARE" and anyone else who disbelieves me in the face of overwhelming evidence to the contrary should know that a) I have nothing to defend and you're wasting your time and b) If you could accomplish half of what you say you will against TOA, you'd already be out of your timeshare and not had to call TOA in the first place. Sell crazy somewhere else. I'm all full up here.

I'll say it one more time. No-one has been ripped off. Everyone will have their services fulfilled. Believe Wyndham's lies if you wish. The truth will become clear. Anonymous postings from names like "Urworstnightmare" and threats of legal action and jail time only strengthen my tenacity and show how uneducated and frivolous your comments are and how little they impact reality.

The reality is The Owners Advocate dared to take on a massive industry full of huge corporations. We have and will continue to be successful in assisting consumers.

Clearly TOA has impacted the industry to the point where Wyndham has used scare tactics (letters from Brenda George) to wrongfully undermine TOA's credibility to Wyndham's own unhappy owners and used the courts to temporarily disrupt TOA from providing services to Wyndham clients resulting in a backlash against TOA instead of uniting all of us against the real criminals= Wyndham Vacation Ownership.

I've done all I can to placate members of this forum. I've stated facts and provided evidence. Any conclusions you chose to draw depend on your intelligence level. Read and analyze the entire thread if you care about the truth and really want to make a difference.

To those who continue to wish ill will toward me and my efforts consider this: Wyndham has spent more than \$250,000.00 trying to scare me and take me down in court. Why would I even bother fighting them unless I knew they were wrong. Additionally, I understand your frustration, but don't direct it toward me when I have offered nothing but support and assistance to thousands of ripped off consumers.

The truth needs no defense so, bring your threats and your slings and arrows. They will wither and die in the light of revelation. Maybe not immediately, but nothing worth fighting for produces absolutely positive results instantaneously. That's why

it's called fighting. It means you have an opponent trying to stop your efforts.

I will persevere, I will effect change, I will prevail. But, I probably won't post here again. I don't feel like it has been productive or positive in spite of my best efforts.



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